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September 14 2012  
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Chairman Wally Herger

RE: Hearing “ Implementation of Health Insurance Exchanges”

Dear Chairman Herger

Implementation of health insurance exchanges will be the beginning of the destruction of the American health services by the fiasco known as Obamacare. These exchanges not only will dictate a national health service but they will add a tremendous burden to each and every employer in the US. Countless rules and regulations will encumber every business that has employees. Employer tax penalties associated with these exchanges will unleash an epic and expensive nightmare of paperwork. I strongly encourage you to abandon these exchanges and not fund them. I have been a private practicing physician for 30 years. Every day it becomes more difficult to practice medicine with constant government intrusion into what should be the most private and personal aspects of a patient's life. The dictates of these exchanges will be just another layer of bureaucracy and intrusion into the delivery of health services in this country.

Sincerely,

Stephen Welk M.D.